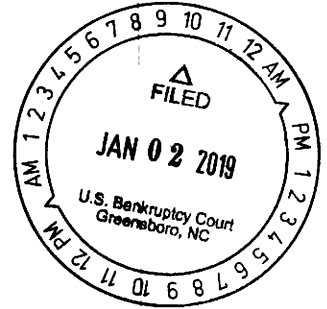


December 28, 2018

The Honorable Judge Benjamin A. Kahn
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402-6100



Re: Bankruptcy Case No.: 17-11389 – Lisa Richardson Henderson

Dear Judge Kahn:

I am writing you because I have a serious problem with the manner that my Bankruptcy case is being handled by the Trustee Ms. Anita Troxler and attorney Tommy Blalock. I'm not sure how these matters are handled, but I do know everyone has someone they report to (i.e., supervisor).

Let me layout what has happened. I reached out to my attorney, Mr. Blalock to request that he contact the Trustee's office, to enable me to pay a \$10,000.00 lump sum on **December 10, 2018**. After waiting two weeks and not hearing anything, I decided to call Ms. Troxler's office personally, on **December 20, 2018**, to inquire about Mr. Blalock's inquiry on my behalf.

Ms. Troxler never takes calls, therefore, I spoke with Ms. Rogers regarding my request. Ms. Rogers, in turn, placed me on hold to ask Ms. Troxler about the lump-sum request from Mr. Blalock. Ms. Rogers stated "Ms. Troxler said he mentioned it informally while at court but there is no email or written statement regarding your request." That's when I asked Ms. Rogers, "Why did you pay Mr. Blalock the full amount of his fees up front and now he's not very responsive to me (the client)?"

Ms. Rogers stated that I haven't heard that about Mr. Blalock before but we pay him over several months. After checking the website that statement isn't true. Mr. Blalock was paid \$4,200.00 in a lump sum payment on April 30, 2018, prior to paying the creditors. I was also told that Mr. Blalock met his *responsibility to me when he filed the paperwork and that he is no longer required to assist in my case.*

Someone owes a very clear explanation regarding charging \$4,500 to only file paperwork!

I assume my statement regarding Mr. Blalock's lack of response upset Ms. Troxler, therefore, my payment of \$10K was not processed timely, not entered into the National Data Center system, which has a 3:00 p.m. deadline to be entered the same-day. I personally dropped-off the payment to the Chapter 13 Office at 500 W. Friendly Avenue, Suite 200 at **8:30 a.m. on December 21, 2018**. After checking the NDC website on **December 21** evening and **December 28, 2018, at 5:40 a.m.** I notice that my payment **had not been entered** and that Ms. Troxler **did not follow the Rules & Regulations related to posting of payments.**

I found discrepancies and I would like *an audit of my account*, immediately from an outside source, and an explanation 1) why Ms. Troxler paid herself and Mr. Blalock prior to paying the Creditors? 2) What should I do when my attorney is non-responsive (after receiving **full payment 4/30/18**)? And 3) It appears that payments are not being processed properly and promptly 4) It is evident that my Creditors did not receive payment until April 2018, which caused me to receive interest fees and late payment charges.

These are serious allegations, which are very noticeable and disturbing. I believe that all cases under Ms. Troxler should be audited. Hopefully, you'll see what I'm seeing and do what is necessary to correct a potentially serious on-going problem. That's why my **2019** payments jump from **\$1,875** to **\$2,550** a month, which is clearly above and beyond what should be paid considering I only received **\$2,700** a month in salary after taxes.

I will await your response prior to contacting the local media and/or other government entities. I enclose for your review and information the email chain from Mr. Blalock, a copy of \$10,000.00 "certified" check, and the accounts ledger for my case.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lisa R. Henderson', followed by a long horizontal line extending to the right.

Lisa R. Henderson

Debtor

(443) 820-6573 mobile

(910) 828-4093 home

(919) 733-0825 work

621 Martin Street, P.O. Box 1044, Biscoe, NC 27209-1044

Henderson, Lisa

From: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>
Sent: Friday, December 28, 2018 9:14 AM
To: Henderson, Lisa
Subject: RE: Lump Sum Payment

Lisa,

I have been advised that your payment should post sometime today so you should be able to check NDC tonight to verify that it has posted.

As far as your January payment goes, you can wait to make that payment until the Trustee re-calculates what it will need to be based on the lump sum payment, and based on my conversation with the Trustee, she should be able to let us know that sometime next week.

--
Tommy S. Blalock, III
Blalock Law Offices, P.A.
620 Green Valley Road, Suite 209
Greensboro, North Carolina 27408
(336) 274-2343
tblalock@blalocklawoffices.com

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-----Original Message-----

From: Henderson, Lisa <lhenderson@ncuc.net>
Sent: Friday, December 28, 2018 8:10 AM
To: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>
Cc: lhenders@gmail.com
Subject: RE: Lump Sum Payment
Importance: High

Mr. Blalock,

I called the Trustee's office yesterday (Thursday, December 27th) and spoke again with Ms. Rogers. To my surprise, Ms. Troxler has not entered my payment of \$10,000.00 into the NDC system. This is unacceptable, considering I dropped-off the payment on December 21, 2018, hand-delivered at 8:30 a.m. I'm writing a letter to the Judge letting him know about the handling of my payment, request he appoint a new Trustee, and request my account be reviewed.

I'm extremely disappointed in the manner this payment has been handled and will be contacting Ms. Troxler's supervisor to see why this payment was not processed on December 21, 2018, in a timely manner considering what time I dropped it off.

Sincerely,

Lisa Henderson

-----Original Message-----

From: Henderson, Lisa

Sent: Friday, December 21, 2018 11:50 AM

To: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>

Cc: lhenders@gmail.com

Subject: RE: Lump Sum Payment

Ok. Thank you.

Lisa

-----Original Message-----

From: Tommy S. Blalock, III [mailto:tblalock@blalocklawoffices.com]

Sent: Friday, December 21, 2018 11:26 AM

To: Henderson, Lisa <lhenderson@ncuc.net>

Subject: RE: Lump Sum Payment

Hi Lisa,

Thank you for updating me. I had not yet heard from the Trustee but I just got off the phone with her after seeing your email about making the lump sum payment. She has your file on her desk and is she said it would be fine for her to recalculate to lower your payment based on the lump sum payment you made. But she said she probably won't get to it until after Christmas and she should be back in touch with you and I by the first week in January to let us know what your payment can reduce to starting in January and advised that you shouldn't make a payment until you hear from her in early January so you will know what payment to make.

--

Tommy S. Blalock, III

Blalock Law Offices, P.A.

620 Green Valley Road, Suite 209

Greensboro, North Carolina 27408

(336) 274-2343

tblalock@blalocklawoffices.com

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-----Original Message-----

From: Henderson, Lisa <lhenderson@ncuc.net>

Sent: Friday, December 21, 2018 10:27 AM

To: Tommy S. Blalock, III <tblalock@blalocklawoffices.com>

Cc: lhenders@gmail.com

Subject: Lump Sum Payment

Good morning Mr. Blalock,

Attached is confirmation of my lump sum payment for your information.

Sincerely,

Lisa

Lisa Henderson

Administrative Assistant to:

Commissioners ToNola Brown-Bland, Daniel Clodfelter, and Charlotte Mitchell North Carolina Utilities Commission
4325 Mail Service Center

Raleigh, NC 27699

P (919) 733-0825 F (919) 715-5970

lhenderson@ncuc.net

E-mail correspondence to and from this address may be subject to the North Carolina Public Records Law and may be disclosed to third parties by an authorized state official.

Account Ledger



Case 1711389 Debtor: LISA RICHARDSON HENDERSON Trustee: TROXLER, ANITA JO KINLAW (GREENSBORO, NC)

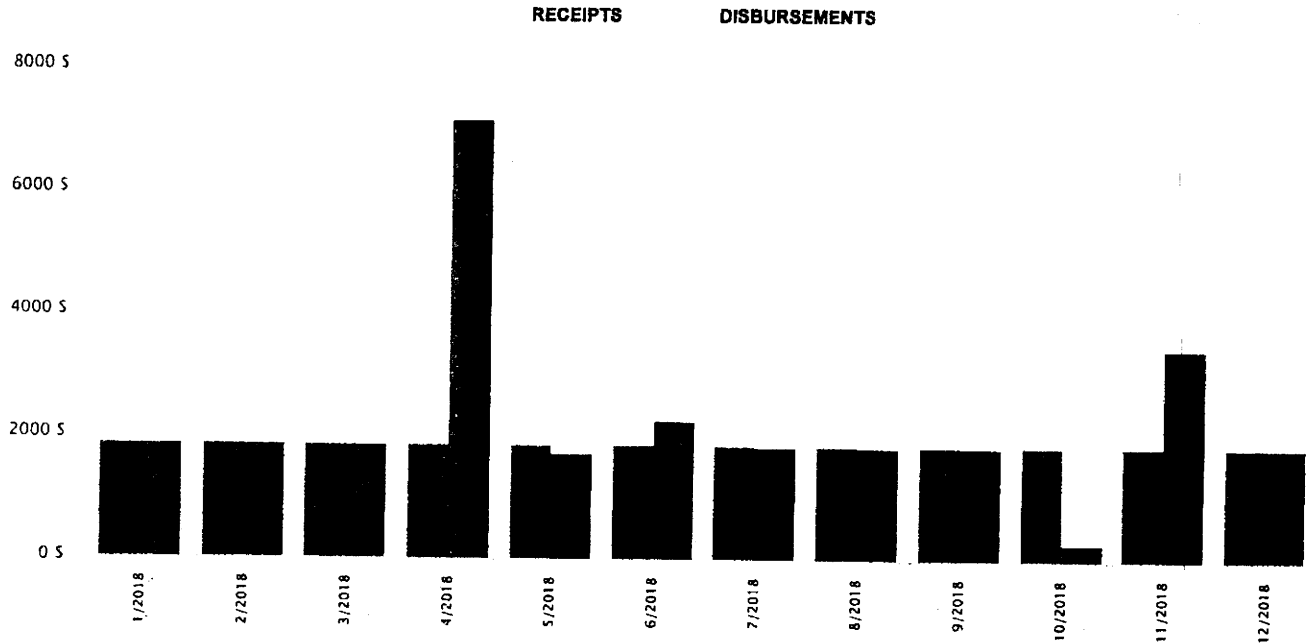
Filter By All Claims

All Payees

All Transactions

All Time

Receipts & Disbursements



DATE PAID ▼	CLAIM NUMBER	CHECK NUMBER	NAME OF PARTY	DESCRIPTION	AMOUNT
12/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
11/30/2018		890878	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$242.92
11/30/2018	5	890857	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$175.73
11/30/2018	5	890857	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$34.94
11/30/2018	1	892039	U.S. BANK TRUST NA	(94) AMOUNT DISBURSED TO CREDITOR	-\$2335.24
11/30/2018	12	892039	U.S. BANK TRUST NA	(94) AMOUNT DISBURSED TO CREDITOR	-\$510.02
11/30/2018	11	891286	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$19.05
11/30/2018	2	891286	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$152.42
11/05/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
10/31/2018		889929	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$20.55
10/31/2018	2	889555	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$107.42
10/31/2018	11	889555	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$17.19
10/31/2018	5	889113	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$109.32
10/31/2018	5	889113	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.05
10/03/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
09/28/2018		887266	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$130.93
09/28/2018	5	887444	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$101.21

DATE PAID ▼	CLAIM NUMBER	CHECK NUMBER	NAME OF PARTY	DESCRIPTION	AMOUNT
09/28/2018	<u>5</u>	887444	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$33.62
09/28/2018	<u>12</u>	887691	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$232.15
09/28/2018	<u>1</u>	887691	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1274.70
09/28/2018	<u>2</u>	887866	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$97.77
09/06/2018		N/A		(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
08/31/2018	<u>5</u>	885715	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$73.78
08/31/2018	<u>5</u>	885715	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$37.62
08/31/2018		885529	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$130.93
08/31/2018	<u>2</u>	886156	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$80.89
08/31/2018	<u>1</u>	885974	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1355.12
08/31/2018	<u>12</u>	885974	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$192.04
08/07/2018		N/A		(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
07/31/2018		883776	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$130.93
07/31/2018	<u>5</u>	883962	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$31.67
07/31/2018	<u>5</u>	883962	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.00
07/31/2018	<u>12</u>	884230	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$122.06
07/31/2018	<u>1</u>	884230	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1495.30
07/31/2018	<u>2</u>	884404	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$51.44
07/05/2018		N/A		(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
06/29/2018		882057	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$159.85
06/29/2018	<u>5</u>	882244	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$128.98
06/29/2018	<u>5</u>	882244	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$35.99
06/29/2018	<u>2</u>	882683	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$479.84
06/29/2018	<u>11</u>	882683	HEATHERSTONE A CONDOMINIUM	(94) AMOUNT DISBURSED TO CREDITOR	-\$29.99
06/29/2018	<u>12</u>	882504	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$284.95
06/29/2018	<u>1</u>	882503	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1163.93
06/06/2018		N/A		(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
05/31/2018		880324	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$121.47
05/31/2018	<u>5</u>	880511	BRANCH BANKING & TRUST COMPANY	(94) AMOUNT DISBURSED TO CREDITOR	-\$125.83
05/31/2018	<u>5</u>	880511	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$39.14
05/31/2018	<u>1</u>	880776	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1163.90
05/31/2018	<u>12</u>	880776	DITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$284.95
05/07/2018		N/A		(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
04/30/2018		878633	ANITA JO KINLAW TROXLER	(92) TRUSTEE FEE	-\$500.93
04/30/2018	<u>5</u>	878815	BRANCH BANKING & TRUST COMPANY	(95) INTEREST	-\$180.53

DATE PAID ▼	CLAIM NUMB ER	CHECK NUMB ER	NAME OF PARTY	DESCRIPTION	AMOUNT
04/30/2018	1	879055	CITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$1164.11
04/30/2018	12	879055	CITECH FINANCIAL LLC	(94) AMOUNT DISBURSED TO CREDITOR	-\$285.00
04/30/2018	4	8000166	INTERNAL REVENUE SERVICE	(94) AMOUNT DISBURSED TO CREDITOR	-\$770.06
04/30/2018	4	8000166	INTERNAL REVENUE SERVICE	(95) INTEREST	-\$55.55
04/30/2018	Q	878794	TOMMY S BLALOCK III ESQ	(90) ATTORNEY FEE	-\$4200.00
04/03/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
03/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
02/06/2018			N/A	(8) CASHIER'S CHECK FROM DEBTOR	\$1875.00
01/05/2018			N/A	(6) MONEY ORDER FROM DEBTOR	\$1000.00
01/05/2018			N/A	(6) MONEY ORDER FROM DEBTOR	\$875.00

Claim Detail

Case 1711389 Debtor1 LISA RICHARDSON HENDERSON
 Trustee TROXLER, ANITA JO KINLAW (GREENSBORO, NC)

CLAIM DETAIL

Claim Number 0
 Claim Description ATTORNEY FEE
 Claim Type Code
 Class Type Description PRIORITY
 Class Type Code P
 Level 19
 Comment
 Account Number
 Reference Number 654298
 UCI
 Claim Filed Date

CLAIM AMOUNTS

Claim Amount \$4,200.00
 Scheduled Amount \$4,200.00
 Monthly Payment \$0.00
 Collateral Value Amount \$0.00
 Principal Paid \$4,200.00
 Principal Owed \$0.00
 Principal Due Amount \$0.00
 Interest Rate % 0.0000
 Interest Paid \$0.00
 Interest Due Amount \$0.00
 Trustee Percent 0.0000

CREDITOR INFORMATION

Creditor Name TOMMY S BLALOCK III ESQ
 Mailing Address BLALOCK LAW OFFICES PA
 620 GREEN VALLEY RD STE 209
 GREENSBORO, NC 27408
 Contact Name
 Phone Number (336) 274-2343
 Creditor Number 142319

FLAGS

No Check Indicator
 Stop Disburse Indicator
 Continuing Indicator
 Reserve Indicator

PAYMENT HISTORY

DATE	CHECK NUMBER	NAME OF PARTY	DESCRIPTION	PAYMENT AMOUNT	TOTAL
04/30/2018	878794	TOMMY S BLALOCK III ESQ	(90) ATTORNEY FEE	\$4200.00	\$4,200.00

December 20, 2018

Ms. Anita Jo Kinlaw Troxler
Trustee
Chapter 13
500 W Friendly Avenue, Suite 200
Greensboro, NC 27401-6129

Re: Enclosed Lump-Sum Payment for Case #17-11389
Lisa R. Henderson

Dear Ms. Troxler,

I just spoke with Ms. Rogers regarding my inability to pay the \$2,550 a month beginning in January 2019, and wanted to pay a lump-sum of **\$10,000.00** on my case to lower the amount I'll be subjected to pay on **January 7, 2019**. I had mentioned this to my attorney Mr. Blalock but apparently your office had no written documentation to confirm my request of December 10, 2018.

Please let me know at your earliest convenience what my expected payment should be, after you receive the cashier's check, which I will drop off on December 21, 2018.

Sincerely,



Lisa R. Henderson
(443) 820-6573 cell
(910) 828-4093 home

ANITA JO KINLAW TROXLER
CHAPTER 13 STANDING TRUSTEE
GREENSBORO, NC

DEC 21 2018

RECEIVED BY



Pd. CC \$10,000.00

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PAYMENT RECEIPT

C428379

Date: December 21, 2018

CHAPTER 13
500 W FRIENDLY AVE STE 200
P O BOX 1720
GREENSBORO, NC 27402-1720
(336)378-9164

AMOUNT

Receipt #: 000098143

10,000.00

Case Number: 17-11389

Case Name: LISA RICHARDSON RENDERSO

Rec'd By: Lori Jones

Karen Champagne: Hey there, can you help me with something please. It is Tiffany's case. In Ap# 18-9031 Bullock vs. Beneficial in Court we continued the Pre-Trial to 1/24 now the Judge would like it moved to 1/10. Can you please re-set it and I will contact the parties?